(b) the number of beneficiary farmers to whom the loan has been provided during the above period;

(c) the umber of farmers to whom loan has been provided within one, two and three months respectively after they submitted their applications for the same respectively;

(d) whether the farmers have to face a lot of difficulties for getting the loan in time; and

(e) if so, the action proposed to be taken by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (c) The information system of the Reserve Bank of India does not generate information in the manner asked for. However, the amount of loans disbursed by nationalised banks (excluding State Bank Group) in the State of Gujarat during the year ended June 1992 (latest available) for agriculture and allied activities was Rs. 185.84 crores. The number of accounts against which this amount was disbursed was 1,45,557.

(d) and (e) A number of steps have been taken with a view to increase flow of credit to farmers particularly small and marginal farmers. The important ones are:—

(i) Banks hae been instructed that all loan applications upto a credit limit of Rs. 25,000/ are to be disposed off within a fortnight and those over Rs. 25,000/- within 8 to 9 weeks.

(ii) To facilitiate speedy disposal of applications the application forms are made availabe in regional languages. Terms and conditions regarding margin/security should be printed on the reverse of the application form itself.

(iii) Al branch managers of banks are to be vested with discretionary powers to sanction loan proposals received from weaker sections without reference to any higher authority.

(iv) If there are any complaints regarding delay in disbursement of loan the same are taken up with the concerned bank.

Restructuring of loss making Nationalised Banks

500. SHRI SURESH KALMADI:
SHRI GOVINDRAO ADIK:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have shelved plans for further restructuring of the loss-making nationalised banks;

(b) if so, what are the reasons therefor; and

(c) how many mergers of nationalised banks have so far taken placed and the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) and (b) With a view to improve the viability and financial health of the nationalised banks, a provision of Rs. 5,700 crores has been made in the Budget for the current year (1993-94). The nationalised banks will be required to enter into agreements with the Reserve Bank of India for restructuring their operations including areas such as staff productivity, asset management and reduction of non-performing assets as a pre-requisite for the release of this additional share capital.

(c) Erstwhile New Bank of India has been merged with Punjab National Bank with effect from 4.9.1993.

Quarters of Narcotics Department

501. SHRI AJIT P. K. JOGI: Will the Minister of FINANCE be pleased to state: